

Information to identify the case:

Debtor 1	Caren Burgos	Social Security number or ITIN	xxx-xx-9648
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-23137-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Caren Burgos
aka Caren Jurjo

9/29/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Caren Burgos
 Debtor

Case No. 17-23137-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 39

Date Rcvd: Sep 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017.

db
 516906700 +Caren Burgos, 100 Garfield Avenue, Lodi, NJ 07644-1508
 516906701 +Baxter Financial, LLC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
 516906702 +Bergen County Sheriff's Office, 10 Main Street, Hackensack, NJ 07601-7071
 516906722 +Bergen County Sherriff, 9000 Midlantic Drive, Mount Laurel, NJ 08054-1548
 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676, Columbus, OH 43218)
 516906705 +Capital One Bank - World Elite, P.O. Box 71083, Charlotte, NC 28272-1083
 516906706 Capital One Bank USA, NA, PO Box 71083, Bronx, NY 10459
 516906707 +Civil Court, 10 Main Street, Hackensack, NJ 07601-7042
 516906715 +Comenity Ulta Beauty, PO Box 659820, San Antonio, TX 78265-9120
 516906717 +Dr. Michael Gartner, 3 Winslow Place, Paramus, NJ 07652-2709
 516906718 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 516906719 +Fingerut - Advantage, PO Box 166, Newark, NJ 07101-0166
 516906721 +Golds Gym Teterboro, Attn ABC Financial Services, PO Box 6800,
 North Little Rock, AR 72124-6800
 516906727 +Parker McCay, 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
 516906728 +Portfolio Recovery Assoc. LLC, 5425 Robin Hood Road, S201, Norfolk, VA 23513-2441
 516906729 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516906730 +QVC, Attn GC Services, PO Box 3346, Houston, TX 77253-3346
 516906731 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2017 23:25:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Sep 29 2017 23:25:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516906703 +EDI: CAPITALONE.COM Sep 29 2017 22:58:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516906704 +EDI: CAPITALONE.COM Sep 29 2017 22:58:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 516906708 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity - Game Stop, PO Box 659820,
 San Antonio, TX 78265-9120
 516906709 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity - HSN, PO Box 659820,
 San Antonio, TX 78265-9120
 516906710 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity - Overstock, PO Box 659705,
 San Antonio, TX 78265-9705
 516906711 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity - Pier 1 Imports, PO Box 659820,
 San Antonio, TX 78265-9120
 516906712 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity - Restoration Hardware, PO Box 659705,
 San Antonio, TX 78265-9705
 516906713 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity Bank J.Crew, Po Box 182789,
 Columbus, OH 43218-2789
 516906714 +EDI: WFNNB.COM Sep 29 2017 22:58:00 Comenity Bank Victoria's Secre, Po Box 182789,
 Columbus, OH 43218-2789
 516906716 +EDI: RCSFNBMARIN.COM Sep 29 2017 22:58:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 516906720 +EDI: FORD.COM Sep 29 2017 22:58:00 Ford Motor Company, 1335 S. Clearview Avenue,
 Mesa, AZ 85209-3376
 516906723 +EDI: RESURGENT.COM Sep 29 2017 22:58:00 LVNV Funding, PO Box 740281,
 Houston, TX 77274-0281
 516906724 +EDI: TSYS2.COM Sep 29 2017 22:58:00 Macys, PO Box 183083, Columbus, OH 43218-3083
 516906725 +EDI: MERRICKBANK.COM Sep 29 2017 22:58:00 Merrick Bank, PO Box 30537,
 Tampa, FL 33630-3537
 516906726 +EDI: MID8.COM Sep 29 2017 22:58:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 516906732 +EDI: RMSC.COM Sep 29 2017 22:58:00 SYNCB/ Walmart, Po Box 965005,
 Orlando, FL 32896-5005
 516911054 +EDI: RMSC.COM Sep 29 2017 22:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516906733 +EDI: WTRRN BANK.COM Sep 29 2017 22:58:00 Target National Bank, PO Box 660170,
 Dallas, TX 75266-0170

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0312-2

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, 2007-4
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William P. Bonomo on behalf of Debtor Caren Burgos nyattybill@aol.com,
bonomolawecf@gmail.com;claudiacas45@hotmail.com;claudia@garanticesufuturo.com;claudiapatycastella
nos@gmail.com;lediazlaw@gmail.com;r58406@notify.bestcase.com

TOTAL: 5